

# The Scanner

(904) 353-2240  
(800) 881-2240  
www.cityfcu.com

3rd Quarter 2006

*City & Police*  
FEDERAL CREDIT UNION

*"Where Your Membership Is Still Exclusive"*

## Online Banking Security — Everyday, Everywhere!

City & Police Federal Credit Union is committed to making your online access safe and secure in order to provide you with peace of mind when you access your account information. Now we are implementing an additional layer of security to protect you from fraud.

Introducing new Enhanced Login Security, a free and easy way to help prevent fraud. Soon you will be prompted to take steps to make your financial transactions more secure when using CU@Home.

This superior security technology helps to protect your accounts from unauthorized access. It identifies you as the true "owner" of your accounts by recognizing not only your password but your computer as well. If we don't recognize your computer — you've logged in from a public computer or one you haven't used before — we'll ask you for information that only you will know as an additional line of defense to prevent

unauthorized access. With Enhanced Login Security, you'll be protected from whatever computer you're using, whether you're at home or on the go.

Enhanced Login Security will:

- \* Defend against identity theft and fraud.
- \* Provide security from any computer, wherever you are.
- \* Make it easy for you to bank online anytime, anywhere.

While our new Enhanced Login Security will help to lower your risk of fraud, there are additional measures you can take to reduce the risk of fraud. First, you can turn off your paper statements by signing up for e-statements. This will reduce the possibility of mail fraud and identity theft.

With e-statements you get up to 18 months of statements that you can

view and print. You also get an email each month letting you know when your statement is available online, usually several days before you would receive the statement in the mail.

You can also sign up for CU Bill Pay and start sending your monthly payments online rather than through the mail. You will not only reduce the risk of mail fraud, but you will save paper, stamps and hassle.

Finally, you can set up e-mail alerts to help monitor your account activity. You can have an email sent with your balance daily, to let you know when specific checks have cleared, or to let you know when your balance reaches a certain amount. By monitoring your account electronically, you can detect fraud more quickly and take steps to minimize the damage.

Work with us to ensure online fraud prevention, everyday and everywhere!

### Board of Directors

Richard L. Townsend  
Chairman

Jimmy A. Holderfield  
Vice Chairman

A. Dan Principe  
Secretary

Thomas J. McGivney  
Treasurer

L. Jerome Spates  
Membership

### Supervisory Committee

Donald E. Merritt  
Chairman

Gregory H. Strickland

### Management

Steven C. Benjamin  
President, CEO

Jodi Anderson Dodge, CCUE  
Vice President

### Inside this issue:

Beneficiary Review	2
Holiday Schedule	2
Car Buying Tips	2
Account Verification	3
Employee Spotlight	3
Rates	4

## Beneficiary Review

Have you recently had a “life change” event such as marriage, divorce, birth of a child, or loss of a loved one? Has it been a number of years since you opened your account at the credit union? Were you a minor when your account was opened and have now reached the age of 18? Have you added a certificate of deposit account or IRA? If you answered “yes” to any of these questions, you need to be aware that the credit union uses your membership card as its instructions for handling your share account. Your membership card tells who is authorized to withdraw funds and obtain information about your account. It also lets us know how you wish the account balances to be handled in the event of your death. Separate from your share account, your certificate of deposit account and/or IRA may have different designations of beneficiary. Payable upon Death or Beneficiary designations are your best assurance that your funds will be distributed according to your wishes. In most cases they will avoid lengthy probate or expensive legal estate settlements. If you are unsure how your accounts are currently setup, please contact one of our staff members so we can review your beneficiaries and make sure they are clearly defined and the way you wish them to be structured.

## Holiday Closings

Monday, October 9, 2006  
Columbus Day

Saturday, November 11, 2006  
Veterans Day

Thursday, November 23, 2006  
Thanksgiving Day

Monday, December 25, 2006  
Christmas Day

Monday, January 1, 2007  
New Year's Day

## Annual Meeting

Mark your calendars now for our 72<sup>nd</sup> Annual Meeting!

Sunday, March 11, 2007 at Arlington Lions Club

More information will follow in our next newsletter.

## Tips for Buying a Car

Buying a car is a big decision. There are so many makes, models and options to choose from. Financing your car can also be confusing. Your credit union can help you sort through your financing options so you can make an informed decision about what works best for your unique situation.

### Credit report

Loan decisions are based on the borrower's credit history. Your credit report is a summary of financial information — and personal information that is collected from various sources, such as public records and your creditors — by a credit bureau. The information included in your credit report is used to create your credit score.

### Check your credit report before applying

Before you apply for a loan, it's a good idea to make sure your credit report is complete and accurate. Doing so will allow you to review your credit history and make sure all of the items reported are accurate. Everyone is

entitled to a free credit report once a year from each of the three bureaus. Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228 to get yours.

### Estimating monthly costs of owning a car

Most lenders also evaluate your ability to pay back a loan by looking at your income versus your total monthly payments. Make sure you calculate the impact of a monthly car payment on your budget. Add up the cost of the payment, insurance, gas, and maintenance to see how much you will be able to afford.

### Protect against the unexpected

Purchasing a car can be exciting, but your budget is important to consider in the purchase process — and so is getting the right loan. Financing a new or used car is about more than just the right payment. It's also about getting the right kind of protection for you and your family. Protect your family, your assets and your credit rating with MEMBER'S CHOICE™ protection solutions on your next auto loan.

## Account Verification Request



You'll find your statement enclosed with this Newsletter. Our Supervisory Committee is conducting an account verification, so please review your statement. A response is necessary if you do not agree with the balances of your account. Direct your response (including your account number) to our auditors at the following address:

SMOAK, DAVIS & NIXON, LLP  
CERTIFIED PUBLIC ACCOUNTANTS  
1514 NIRA STREET  
JACKSONVILLE, FL 32207

The Supervisory Committee consists of Greg Strickland and Don Merritt. They extend their appreciation to all members for cooperation in this effort.

## Employee Spotlight

*Gloria  
Caraballo*



Gloria was born in Jacksonville, but spent many years living in Rota, Spain. She enjoys spending time with her one-year old daughter, Makayla, as well as with the rest of her family. She is currently enrolled in classes offered by the Credit Union Education Program through FCCJ and the NE Chapter of the Florida Credit Union League. When she completes her certificate, she will have a better understanding of our services and be better prepared to help our members with questions. She anticipates a long career with the credit union.

*Stacy  
Webb*



Stacy was born and raised in Jacksonville, Florida. She received her A.A. degree from the Florida Community College of Jacksonville and is working towards a Bachelor's degree in Psychology from the University of North Florida.

Stacy is not entirely new to our credit union, since she worked here for two years as a Teller before transferring to Southeast Corporate FCU to a supervisor position in their Member Services department. She returns to us to coordinate our plastic card department including both credit and debit cards. We are certainly glad to have her back.

*Silvia  
Blenkhorn*



While Silvia has been working for the credit union for four years, we want to congratulate her for completing her coursework for a Master's Degree in Business Administration from Florida Metropolitan University. Her program concentrated in Human Resources. Silvia will graduate *magna cum laude* in a ceremony on November 17, 2006. This was an ambitious undertaking since she not only has a four-year old daughter, Sophy, but she is also a Navy wife. She is to be commended for achieving such a tremendous goal.



# Loan Rates

The following ANNUAL PERCENTAGE RATES (APR) for each loan sub-account are effective as of June 1, 2006.

### LOBBY HOURS

Monday—Thursday 8:30 am—4:00 pm  
 Friday 8:00 am—5:00 pm  
 Saturday (Drive-Thru) 8:30 am—12:00 pm

### MAILING ADDRESS

4675 Sunbeam Road  
 Jacksonville, FL 32257

### MANDARIN

4675 Sunbeam Road  
 (904) 854-9775  
 Fax (904) 854-9776

*Full Service Lobby Financial Services  
 Drive-Thru Tellers Monday - Saturday  
 Safe Deposit Boxes  
 On-Site ATM  
 Operations Center*

### DOWNTOWN

501 E Bay Street  
 (904) 353-8454  
 Fax (904) 353-6613

*Full Service Lobby Financial Services  
 Lobby Tellers Monday—Friday  
 On-Site ATM*

### SOUTHSIDE

5546 Beach Boulevard  
 (904) 398-7760  
 Fax (904) 396-4967

*Full Service Lobby Financial Services  
 Drive-Thru Tellers Monday - Saturday  
 On-Site ATM*

### WESTSIDE

4830 Waller Street  
 (904) 388-4234  
 Fax (904) 389-4834

*Full Service Lobby Financial Services  
 Drive-Thru Tellers Monday - Saturday  
 Safe Deposit Boxes  
 Drive-up ATM*

### NORTHSIDE

1036-44 Dunn Avenue  
 (904) 751-5445  
 Fax (904) 751-6234

*Full Service Lobby Financial Services  
 Lobby Tellers Monday - Saturday*

### TELLERLINE24

(904) 353-2240, Option 1  
 (904) 353-0338

### ABA ROUTING NUMBER

**263 079 289**

### SUB - ACCOUNT DESCRIPTION

### DAILY PERIODIC RATE

### ANNUAL PERCENTAGE RATE

New Auto, Truck, Van*	0.014247% - 0.028904%	5.20% - 10.55%
Used Auto, Truck, Van*		
1 - 4 Model Years Old	0.015068% - 0.030822%	5.50% - 11.25%
5 & Older Model Years	0.016438% - 0.032740%	6.00% - 11.95%
New Motorcycle*	0.017260% - 0.033562%	6.30% - 12.25%
Used Motorcycle*	0.018356% - 0.034932%	6.70% - 12.75%
New RV/Boat/Travel Trailer*	0.017260% - 0.033562%	6.30% - 12.25%
Used RV/Boat/Travel Trailer*	0.018356% - 0.034932%	6.70% - 12.75%
Miscellaneous Non-Titled*	0.021918% - 0.046575%	8.00% - 17.00%
Unsecured*	0.022603% - 0.049315%	8.25% - 18.00%

### VARIABLE RATES:

Share Secured	Disclosed on Voucher	Disclosed on Voucher
Certificate Secured	Disclosed on Voucher	Disclosed on Voucher

Rates vary based on your individual credit history. \*Some rates reflect a discount of .25% for accounts with direct deposit.

Banking online is the easiest way to manage your finances. It's secure, easy to use and completely free!

Just visit [www.cityfcu.com](http://www.cityfcu.com)

and click on the CU@Home button.



**Online Bill Pay.**  
**Easy. Secure. Convenient.**

...  
**And it's Free.**

**LIFE IS GOOD.**

*For more information:*



*Visit our website at [www.cityfcu.com](http://www.cityfcu.com) and login to CU@Home then click on the "CU Bill Pay" button.*